

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1022
ANSWERED ON:27.07.2001
SOCIAL SECURITY SCHEME FOR FARMERS
JASWANT SINGH YADAV

Will the Minister of FINANCE be pleased to state:

- (a) whether LIC has launched any social security scheme for farmers;
- (b) if so, the details thereof;
- (c) the contribution of the Union Government in the said scheme; and
- (d) the manner by which farmers are likely to be benefited therefrom?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI GINGEE N. RAMACHANDRAN)

(a) to (d): A new scheme titled `Krishi Shramik Samajik Suraksha Yojana, 2001` has been finalised by the Ministry of Labour, which will be implemented through Life Insurance Corporation of India. Details are given in the enclosed statement.

STATEMENT REFERRED TO IN THE REPLY OF LOK SABHA UNSTARRED QUESTION NO. 1022 FOR 27.7.2001 B' JASWANT SINGH YADAV (M.P.) REGARDING SOCIAL SECURITY SCHEME FOR FARMERS.

`Krishi Shramik Samajik Suraksha Yojana, 2001` was launched for agricultural labourer on hire on 1st July, 2001. The details of the scheme are as follows:

Eligibility: Persons between age 18 to 50 years are eligible who are following one or more of the agricultural occupations in the capacity of a labourer on hire, whether paid in cash or kind or partly in cash and partly in kind; (a) farming; (b) Dairy farming, (c) production, cultivation, growing and harvesting of any horticulture commodity, (d) raising of livestock, bee-keeping or poultry farming and (e) any practice performed on a farm as incidental to or in conjunction with the farm operation. The minimum membership should be 20. Gram Panchayat with the help of NGO/SHG or any other agency will identify the agricultural workers, organise them into groups of minimum 20 and submit the details to the nodal agency for submission to LIC.

Benefits: The following benefits are available:-

(i) On death before age 60 (While the membership is in force)

(a) Payment of sum assured of Rs.20,000/- alongwith return of accumulated amount with interest to the nominee.

(b) Payment of sum assured of Rs.50,000/- in case of death due to accident alongwith return of accumulated amount with interest to the nominee.

(ii) On disability due to accident before age 60 (while the membership is in force)

(a) Payment of sum assured of Rs.50,000/- in case of total permanent disability i.e. loss of two eyes or two limbs or one eye and one limb.

(b) Payment of sum assured of Rs.25,000/- in case of partial permanent disability i.e. loss of one eye or one limb.

(iii) On surviving upto age 60

(a) In the event of survival after atleast 10 years, provided premium is paid regularly a lumpsum will be paid to the member depending upon his/her accumulation in his/her account.

(b) A minimum pension of Rs.100/- per month will be paid to the member during his/her life time, subject to atleast 10 years contributions having been received.

Premium: The member has to pay Rs.90/- at the beginning of every quarter. Double the amount will be contributed by the Government. For the first year of the scheme the share of the Government would be met from the Social Security Fund. In case of withdrawal of member before reaching age 60 due to non-payment of premium, only accumulated amount of his/her own contributions with interest shall be paid to the member/ nominee in the event of survival/death. The membership can be reinstated by payment of arrears of premium with interest thereon.

The benefits derived by the beneficiary under the scheme are the monthly payment of pension regularly, lumpsum survival benefit at the interval of 10 years before attaining age 60 and lumpsum payment in case of permanent disability due to accident. In case of death the family gets the lumpsum payment. These benefits would enable the agricultural labourers to eliminate/remove the element of uncertainty during his life time as well as on death and would provide a Social Security cover.